EXHIBIT B

Commonwealth of Massachusetts

Vivian Niedzinski, on behalf of herself and all others Similarly Situated, PLAINTIFF(S),

Mr. Cooper FIKIa Nortonster Hortgage LLC DEFENDANT(S)

THIS SUMMONS IS DIRECTED TO Mr. Cooper Fikla Nationster Worldage LLC (Defendant's name)

You are being sued. The Plaintiff(s) named above has started a lawsuit against you. A copy of the Plaintiff's Complaint filed against you is attached to this summons and the original complaint has been filed in the Worcester Superior—Court. YOU MUST ACT PROMPTLY TO PROTECT YOUR RIGHTS.

- 1. You must respond to this lawsuit in writing within 20 days. If you do not respond, the court may decide the case against you and award the Plaintiff everything asked for in the complaint. You will also lose the opportunity to tell your side of the story. You must respond to this lawsuit in writing even if you expect to resolve this matter with the Plaintiff. If you need more time to respond, you may request an extension of time in writing from the Court.
- 2. How to Respond. To respond to this lawsuit, you must file a written response with the court and mail a copy to the Plaintiff's Attorney (or the Plaintiff, if unrepresented). You can do this by:
- a. Filing your signed original response with the Clerk's Office for Civil Business, Worcester Court, 225 Hain St., Worcester, HA 01608 (address), by mail or in person, AND
 - b. Delivering or mailing a copy of your response to the Plaintiff's Attorney/Plaintiff at the following address: Lemberglaw, LLC 43 Danburg Rd., 3rd Flr. Wilton, CT 06897
 - What to include in your response. An "Answer" is one type of response to a Complaint. Your Answer must state whether you agree or disagree with the fact(s) alleged in each paragraph of the Complaint. Some defenses, called affirmative defenses, must be stated in your Answer or you may lose your right to use them in court. If you have any claims against the Plaintiff (referred to as counterclaims) that are based on the same facts or transaction described in the Complaint, then you must include those claims in your Answer. Otherwise, you may lose your right to sue the Plaintiff about anything related to this lawsuit. If you want to have your case heard by a jury, you must specifically request a jury trial in your Answer or in a written demand for a jury trial that you must send to the other side and file with the court no more than 10 days after sending your Answer. You can also respond to a Complaint by filing a "Motion to Dismiss," if you believe that the complaint is legally invalid or legally insufficient. A Motion to Dismiss must be based on one of the legal deficiencies or reasons listed under Mass. R. Civ. P. 12. If you are filing a Motion to Dismiss, you must also comply with the filing procedures for "Civil Motions" described in the rules of the Court in which the complaint was filed, available at www.mass.gov.courts/case-legal-res/rules of court.

information for neonle		p from a lawyer. If you cannot get legal help ves is available at www.mass.gov/courts/sel	
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Note: The number assigned summons before it is served		-Magistrate at the beginning of the lawsuit should be	indicated
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A TRUE COPY ATTEST

Special Process Server & Disinterested Person



COMMONWEALTH OF MASSACHUSETTS County of Worcester The Superior Court

Vivian Niedzinski, on behalf of herself and all others similarly situated,

Plaintiff,

Civil Docket #:

1985 WOIZG -C

Ý.

Mr. Cooper f/k/a Nationstar Mortgage LLC,

Defendant.

JAN 25 2019

ATTEST: A DHA

CLASS ACTION COMPLAINT AND DEMAND FOR JURY TRIAL

For this Class Action Complaint, Plaintiff Vivian Niedzinski, by and through undersigned counsel, pleading on her own behalf and on behalf of all others similarly situated, states as follows:

INTRODUCTION

- 1. This action arises out of Defendant Mr. Cooper f/k/a Nationstar Mortgage LLC' ("Mr. Cooper" or "Defendant") repeated violations of the Massachusetts Consumer Protection Act, M.G.L. c. 93A § 2, et seq. ("MCPA"), and Massachusetts Debt Collection Regulations, 940 CMR § 7.00, et seq. ("MDCR"), in its illegal efforts to collect consumer debts.
- 2. The Massachusetts Attorney General has regulated that it is an "unfair or deceptive act or practice for a creditor" to "initiate a communication with any debtor via telephone, either in person or via text messaging or recorded audio message, in excess of two such communications in each seven-day period to either the debtor's residence, cellular

telephone, or other telephone number provided by the debtor as his or her personal telephone number." 940 CMR § 7.04(1)(f).

- 3. The Massachusetts Supreme Court recently confirmed that the regulation means debt collectors cannot place more than two collection calls per week to Massachusetts consumers, regardless of the outcome of the call. See Armata v. Target Corp., 480 Mass. 14, 15–16, 23, 99 N.E.3d 788, 790, 795-96 (2018) ("The regulation applies to any attempted telephonic communication by a creditor to a debtor in an effort to collect a debt, so long as . . . the creditor is able to reach the debtor or to leave a voicemail message for the debtor" and "The regulation does not limit 'communication[s],' but, rather, the initiation of communications. The fact that [creditor] did not successfully directly convey information to [debtor] is unimportant, because [creditor] nevertheless initiated the process of conveying information to [debtor] via telephone.") (quoting 940 CMR § 7.04(1)(f)).
- 4. It is Mr. Cooper's practice to call Massachusetts consumers more than twice in a seven-day period in connection with its attempts to collect debts. Mr. Cooper placed more than two collection calls to Plaintiff Vivian Niedzinski ("Plaintiff") within a seven-day period, violating the express provisions of § 7.04(1)(f). Plaintiff seeks to represent all consumers similarly situated. Plaintiff seeks injunctive relief to end Mr. Cooper's illegal practice, declaratory relief to make Mr. Cooper's violations known to the class, actual and statutory damages, as well as attorneys' fees and costs.

PARTIES

5. Plaintiff, Vivian Niedzinski, is an adult individual residing in Auburn, Worcester County, Commonwealth of Massachusetts, and is a "debtor" as defined by 940 C.M.R. § 7.03.

6. Defendant, Mr. Cooper f/k/a Nationstar Mortgage LLC, is a Delaware business entity with a principal address of 8950 Cypress Waters Boulevard, Coppell, Texas, 75019, and is a "creditor" as defined by 940 CMR § 7.03. Upon information and belief, Mr. Cooper does not maintain a place of business within the Commonwealth of Massachusetts, nor does it keep any assets in the Commonwealth of Massachusetts.

ALLEGATIONS APPLICABLE TO ALL COUNTS

A. The Debt

- 7. Plaintiff allegedly incurred a financial obligation in the form of a residential mortgage loan (the "Debt").
- 8. The Debt arose from services which were primarily for family, personal or household purposes and which meet the definition of a "debt" under 940 CMR § 7.03.
- 9. Mr. Cooper attempted to collect the Debt from Plaintiff and, as such, initiated and engaged in "communications" as defined in 940 CMR § 7.03.

B. Mr. Cooper Engages in Unfair Business Practices

- 10. Within the last four years, Mr. Cooper repeatedly called Plaintiff's cellular telephone in an attempt to collect the Debt.
- 11. When Mr. Cooper called Plaintiff's cellular telephone, the Debt was alleged to be more than thirty (30) days past due.
 - 12. Mr. Cooper called Plaintiff's cellular telephone at number 508-XXX-1794.
- 13. Mr. Cooper called Plaintiff from, *inter alia*, telephone numbers 888-850-9398 and 888-811-5279.
- 14. Mr. Cooper called Plaintiff at an excessive and harassing rate, placing more than two calls to Plaintiff within a seven-day period.

C. Plaintiff Suffered Actual Damages and Injury

- 15. Plaintiff suffered actual damages as a result of Mr. Cooper's unlawful conduct.
- 16. As a direct consequence of Mr. Cooper's acts, practices and conduct, Plaintiff suffered anger, anxiety, emotional distress, fear, frustration and embarrassment.
- 17. Mr. Cooper's repeated calls were distracting and an inconvenience to Plaintiff, and an invasion of her personal privacy.
- 18. Mr. Cooper's repeated calls wasted Plaintiff's time and energy spent tending to Mr. Cooper's calls.

CLASS ACTION ALLEGATIONS

A. The Class

- 19. Plaintiff brings this case as a class action pursuant to M.G.L. c. 93A, § 9(2) and Rule 23 of the Massachusetts Rules of Civil Procedure.
 - 20. Plaintiff seeks to represent the following class (the "Class"):

All consumers residing in the Commonwealth of Massachusetts who, within four years prior to the filing of this action, received in excess of two telephone calls regarding a debt from Mr. Cooper within a seven-day period to their residence, cellular telephone, or other provided telephone number.

B. Numerosity

- 21. As its regular business practice, Mr. Cooper hounds Massachusetts consumers with numerous debt collection calls per week. Class members are believed to be so numerous that joinder of all members is impractical.
- 22. The exact number and identities of class members are unknown at this time and can only be ascertained through discovery. Identification of the class members is a matter capable of ministerial determination from Defendant's records.

23. Plaintiff reasonably believes that there are thousands of Massachusetts consumers who are members of the Class.

C. Common Questions of Law and Fact

- 24. There are common questions of law and fact raised in this Complaint which predominate over any questions affecting only individual class members.
- 25. The following questions of law and fact common to the class members are ripe for determination and are raised herein:
 - a. Whether Defendant violated M.G.L. c. 93A § 2 and 940 CMR § 7.04(1)(f) by placing in excess of two debt collection calls per debt per seven-day period; and
 - b. Whether Defendant willfully and knowingly placed in excess of two debt collection calls per debt per seven-day period.

D. Typicality

26. Plaintiff's claims are typical of the claims of the class members, since each of the claims arises from receiving in excess of two debt collection calls within a seven-day period.

E. Protecting the Interests of Class Members

- 27. Plaintiff will fairly and adequately represent the interests of class members, all of whom are victims of Defendant's unlawful conduct.
- 28. All of the class members' claims arise from the very course of conduct and specific activities complained of herein and require application of the same legal principles.
- 29. Plaintiff has retained counsel experienced in bringing class actions and debt collection abuse claims and who stands ready, willing and able to represent the Class.

F. Proceeding Via Class Action is Superior and Advisable

- 30. A class action is superior to other available methods for the fair and efficient adjudication of the controversy.
- 31. Absent a class action, most members of the class would find the cost of litigating their claims to be prohibitive and, therefore, would have no effective remedy at law.
- 32. The class treatment of common questions of law and fact is also superior to multiple individual actions or piecemeal litigation in that it conserves the resources of the court and the litigants and promotes consistency and efficiency of adjudication.
- 33. Prosecution of separate actions could result in inconsistent or varying adjudications with respect to individual class members that would establish incompatible standards of conduct for Defendant and other debt collectors. Conversely, adjudications with respect to individual class members would be dispositive of the interest of all other class members.
- 34. The amount of money at issue is such that proceeding by way of a class action is the only economical and sensible manner in which to vindicate the injuries sustained by Plaintiffs and the other class members.

VIOLATIONS OF THE MCPA, M.G.L. c. 93A, § 2, AND MDCR, 940 CMR § 7.04(1)(f)

- 35. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 36. Defendant initiated communication via telephone in excess of two times within a seven-day period regarding a Debt to Plaintiff's cellular telephone, in violation of 940 CMR § ... 7.04(1)(f).

- 37. Defendant's failure to comply with 940 CMR § 7.04(1)(f) constitutes an unfair or deceptive act in violation of M.G.L. c. 93A § 2.
- 38. Defendant willfully or knowingly violated 940 CMR § 7.04(1)(f), and as such, Plaintiff is entitled to double or treble damages plus reasonable attorney's fees and costs.
- 39. Pursuant to M.G.L. c. 93A, § 9, Plaintiff is entitled to and does seek equitable relief in the form of an injunction preventing Defendant from placing in excess of two collection calls within any seven days to any Massachusetts consumers' telephone.
- 40. Pursuant to M.G.L. c. 93A, § 9, Plaintiff is entitled to and does seek declaratory relief such that:
 - Defendant knowingly and willfully violated M.G.L. c. 93A c. 93A, § 2 and 940 CMR § 7.04(1)(f) as to Plaintiff and the class; and
 - It has been Defendant's practice and history to place in excess of two debt collection telephone calls within seven days to Massachusetts consumers.

DEMAND FOR RELIEF

WHEREFORE, Plaintiff asks that the Court enter judgment in favor of Plaintiff and the Class and against Defendant, as follows:

- A) An injunction preventing Defendant from placing in excess of two collection calls within any seven days to any Massachusetts consumers' telephone;
- B) Declaratory relief as prayed herein;
- Awarding actual damages as provided under the MCPA, pursuant to M.G.L. c.
 93A § 9, including treble damages for Defendant's willful conduct;
- Awarding statutory damages as provided under the MCPA, pursuant to M.G.L.c. 93A § 9, including treble damages for Defendant's willful conduct;

- Awarding reasonable attorney fees, litigation expenses and costs incurred E) pursuant to M.G.L. c. 93A § 9;
- F) Granting such other and further relief this Court deems just and appropriate.

TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: January 22, 2019

PLAINTIFF, VIVIAN NIEDZINSKI

By Plaintiff's attorneys,

LEMBERG LAW, LLC

Sergei Lemberg (BBO# 650671) slemberg@lemberglaw.com

LEMBERG LAW, LLC

43 Danbury Road Wilton, CT 06897

T: (203) 653-2250

F: (203) 653-3424

Case 4:19-cv-40037 TSH Appropriate 2 Filed 02/26/19 Page 12-01 T67

CIVIL A	ACTION CO	OVER SHEET	LOSSON	م- ماداد	Trial Court of Massachusetts The Superior Court	
PLAINTIFF(S):	Vivian Niedzins	ki, on behalf of herself and all ol			COUNTY	
ADDRESS:	12 Carroll Stree	et, Auburn, MA 01501			Worcester	
	<u></u>			DEFENDANT(S):	Mr. Cooper fflda Nationstar Mortgage LLC.	\neg
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ATTORNEY:	Sergel Lemberg	9		, , , , , , , , , , , , , , , , , , , 		_
ADDRESS:	Lemberg Law,	LLC: 43 Danbury Road		ADDRESS:	8950 Cypress Waters Boulevard, Coppell, Texas, 75019	_
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CIVIL ACTION COVER SHEET INSTRUCTIONS SELECT CATEGORY THAT BEST DESCRIBES YOUR CASE

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A08 Sale or Lease of Rea A12 Construction Dispute A14 Interpleader BA1 Governance, Condu- Affairs of Entitles BA3 Liability of Sharehold Officers, Partners, et BB1 Shareholder Derivati BB2 Securities Transactic BC1 Mergers, Consolidat Assets, Issuance of BD1 Intellectual Property BD2 Proprietery Informati Secrets BG1 Financial Institutions BH1 Violation of Antitrust Regulation Laws A99 Other Contract/Busin * Choose this case type if Commonwealth, a munici	ci, Internal (A) (F) ci, Internal (A) ders, Directors, tc. (A) ve (A) ons (A) ions, Sales of Debt, Equity, etc. (A) ion or Trade (A) or Trade (A) or Trade (A) ness Action - Specify (F)	injury/Property B04 Other Negligen Injury/Property B05 Products Liabili	arty Involving an arty Action involving an arty nvolving an arty Action involving an arty IR Torts Negligence - Personal Damage ICE - Personal Damage Ity Idedical / Wrongful Death Other	(A) (A) (F) (F) (F) (F) (A) (A) (A) (A) (A)	AA Administrative Civil Actions 602 Appeal from Administrative Agency, G.L. c. 30A 603 Certiorari Action, G.L. c.249 §4 605 Confirmation of Arbitration Awards 606 Mass Antitrust Act, G. L. c. 93 §8 607 Mass Antitrust Act, G. L. c. 93 §8 608 Appointment of a Receiver 609 Construction Surety Bond, G.L. c. 149 §829, 29A 610 Summary Process Appeal 611 Worker's Compensation 616 Auto Surcharge Appeal 617 Civil Rights Act, G.L. c.12 §11H 624 Appeal from District Court 60mmitment, G.L. c.123 §9(b) 625 Pleural Registry (Asbestos cases) 629 Forfeiture, G.L. c.265 §55 6295 Forfeiture, G.L. c.94C §47 629 Other Administrative Action 701 Medical Malpractice - Tribunal only, 61. c. 231 §608	83888 88888 88888
other governmental entity case type listed under Ad (AA). † Choose this case type If incarcerated party, UNLE type listed under Administor is a Prisoner Habeas C	ministrative Civil Actions f ANY party is an SS your case is a case trative Civil Actions (AA)	B19 Asbestos B20 Personal Injury B21 Environmental B22 Employment Di BE1 Fraud, Busines B99 Other Tortious	iscrimination ss Torts, etc.	(A) (F) (F) (A) (F)	Z02 Appeal Bond Denial SO Sex Offender Review E12 SDP Commitment, G.L. c. 123A §12 E14 SDP Petition, G.L. c. 123A §9(b) RC Restricted Civil Actions	(F) (X) (X) (X)
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STATEMENT OF DAMAGES PURSUANT TO G.L. c. 212, § 3A

DUTY OF THE PLAINTIFF - The plaintiff shall set forth, on the face of the civil action cover sheet (or attach additional sheets as necessary), a statement specifying the facts on which the plaintiff relies to determine money damages. A copy of such civil action cover sheet, including the statement as to the damages, shall be served with the complaint. A clerk-magistrate shall not accept for filing a complaint, except as otherwise provided by law, unless it is accompanied by such a statement signed by the attorney or pro se party.

DUTY OF THE DEFENDANT - If the defendant believes that the statement of damages filed by the plaintiff is inadequate, the defendant may file with his/her answer a statement specifying the potential damages which may result if the plaintiff prevails.

> A CIVIL COVER SHEET MUST BE FILED WITH EACH COMPLAINT. FAILURE TO COMPLETE THIS COVER SHEET THOROUGHLY AND ACCURATELY MAY RESULT IN DISMISSAL OF THIS ACTION.

CLERK'S NOTICE	1985CV00126	Trial Court of Massachusetts The Superior Court	
CASE NAME: Vivian Niedzinski, on behalf of herself a Cooper Also known as Nationstar Mort	Dennis P. McManus, Clerk of Courts		
To: Sergei Lemberg, Esq. Lemberg Law, LLC 43 Danbury Rd Wilton, CT 06897		COURT NAME & ADDRESS Worcester County Superior Court 225 Main Street Worcester, MA 01608	

You are hereby notified that on 01/28/2019 the following entry was made on the above referenced docket:

Endorsement on Motion for Special Process Server (#3.0): ALLOWED *notices mailed this date

Judge: Ritter, Hon. William J.

DATE ISSUED

ASSOCIATE JUSTICE/ ASSISTANT CLERK

01/28/2019

Hon. William J Ritter

SESSION PHONE#



COMMONWEALTH OF MASSACHUSETTS THE TRIAL COURT

Worcester County Docket number:

	to Appoint a Special Pr suant to Rule 4c of the I		•
Plaintiff(s): Vivian Niedzinski, on	behalf of herself and all othe	rs similarly situated,	•
Ÿ.		FILED	•
Defendant(s): Mr. Cooper f/k/a	Nationstar Mortgage LLC,	JAN 25 2019	<u>3</u> >
of the Massachusetts Rules of Ci	its agents as special process ivil Procedure. We are not p is litigation. The above pers	appoint William Dewsnap, of servers in this matter under rule 4c earties to this matter, nor do we have sons are qualified persons over the	
Attorney or requesting agent address:	Signed under the pains	and penalties of perjury:	مردير مردير
Sergei Lemberg, Esq. Lemberg Law, LLC 43 Danbury Road Wilton, CT 06897	Sergei Leyiber Date: January 22, 2018	g, Esq.	
	SERVERS that William Dewsnap, of I	G SPECIAL PROCESS Dewsnap & Associates, LLC or its ers for the above captioned case.	Or (25/3019, nailed tax
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CIVIL TRACKING ORDER (STANDING ORDER 1-88)	DOCKET NUMBER 1985CV00126	Trial Court of Massachusetts The Superior Court		
CASE NAME: Vivian Niedzinski, on behalf of herself an known as Nationstar Mortgage LLC et al	Dennis P. McMänus, Clerk of Courts			
To: Sergei Lemberg, Esq. Lemberg Law, LLC 43 Danbury Rd Wilton, CT 06897		COURT NAME & ADDRESS Worcester County Superior Court 225 Main Street Worcester, MA 01608		

TRACKING ORDER - F - Fast Track

You are hereby notified that this case is on the track referenced above as per Superior Court Standing Order 1-88. The order requires that the various stages of litigation described below must be completed not later than the deadlines indicated.

STAGES OF LITIGATION

DEADLINE

	SERVED BY	FILED BY	HEARD BY
Service of process made and return filed with the Court	200-1	04/25/2019	ren
Response to the complaint filed (also see MRCP 12)		05/28/2019	
All motions under MRCP 12, 19, and 20	05/28/2019	06/24/2019	07/24/2019
All motions under MRCP 15	05/28/2019	06/24/2019	07/24/2019
All discovery requests and depositions served and non-expert depositions completed	11/21/2019	-	
All motions under MRCP 56	12/23/2019	01/21/2020	
Final pre-trial conference held and/or firm trial date set			05/19/2020
Case shall be resolved and judgment shall issue by	jr C.		01/25/2021

The final pre-trial deadline is <u>not the scheduled date of the conference</u>. You will be notified of that date at a later time. Counsel for plaintiff must serve this tracking order on defendant before the deadline for filing return of service. This case is assigned to

DATE ISSUED	ASSISTANT CLERK	PHONE
01/28/2019	Anne O'Connor	

Dato/Time Printed: 01-26-2019 10:50:54 SCV026: 08/2018